
Value Alliance With Dental Benefit Guide



July 1, 2004

Benefit Highlights

Service Area	1
How The Plan Works	1
Approval Of Care At A Glance	3
Medical And Mental Health And Substance Abuse Summary Of Benefits.	4
Retail Pharmacy and Home Delivery Prescription Drug Benefits.	6
Dental Benefits	7
Special Programs.	8
If You Need Assistance	9

Value Alliance With Dental

Welcome to the Value Alliance With Dental plan for your medical, prescription drug, dental, employee assistance, and mental health coverage. This guide summarizes how the plan works and offers important information about your benefits. Your medical and vision benefits are administered by Anthem Blue Cross and Blue Shield. ValueOptions, Inc. provides your employee assistance and mental health and substance abuse benefits, Medco Health Solutions, Inc. your prescription drug program, and Delta Dental Plan of Virginia your dental benefits.

This guide is only an overview. For a complete description of the benefits, exclusions, and limitations, please see the Value Alliance With Dental Member Handbook.

Service Area

Value Alliance With Dental is available wherever you or your enrolled dependents work or live within Virginia.

How The Plan Works

Plan Year

Your benefits are administered on a plan year basis, which begins on July 1 and ends on June 30.

Medical Network Primary Care Physicians And Specialty Care Providers

Your plan covers care provided by primary care physicians and specialty care providers. To see a primary care physician, simply visit any network physician who is a general or family practitioner, internist or pediatrician. Your plan also covers care provided by any specialty care provider you choose in the network. Referrals are never needed to visit any specialty care provider. However, higher copayments apply for specialist visits.

For the most current list of network physicians, see the Anthem Commonwealth of Virginia and The Local Choice Provider Directory on the Web at www.anthem.com. On the home page, choose Members, then select Virginia as your state. Scroll to the Commonwealth of Virginia and The Local Choice Members link then select Search the Commonwealth of Virginia and The Local Choice Provider Directory. You may also call Anthem Member Services for assistance. See page 7 for information on how to find network dentists.

For most covered services, you must pay a set amount, your plan year deductible, before the plan will pay its share of the cost. There is also an out-of-pocket expense limit you must meet before the plan will cover 100% of the allowable charge for in-network covered services.

No Coverage For Out-Of-Network Care

Outside the network, coverage is available only for emergency services and urgent care situations.

Explanation of Deductible, Coinsurance, and Copayments

Deductible – This is the fixed dollar amount of covered services you must pay in the plan year before your health plan pays its share for covered services. You pay 100% of the plan's allowable charge for covered services until you have met the plan year deductible. The following **do not count** toward your plan year deductible: primary care physician, specialist (medical and mental health copayment), prescription drug, and dental benefit copayments and coinsurance.

Coinsurance – The percentage of health care costs you pay for some covered services.

Copayment – The fixed dollar amount you pay for some covered services.

Plan Year Out-of-Pocket Expense Limit

The out-of-pocket expense limit applies to the combined expenses for both medical and mental health and substance abuse services. Once you have met your out-of-pocket expense limit for the plan year, Value Alliance With Dental covers 100% of the allowable charge for in-network services.

What counts toward your out-of-pocket expense limit

- ▲ Primary care physician and specialist copayments
- ▲ Plan year deductible
- ▲ Coinsurance for covered services

What does not count toward your out-of-pocket expense limit

- ▲ Copayment and coinsurance amounts for outpatient prescription drugs or dental services
- ▲ Amounts above the allowable charge or any amounts that exceed specific fixed dollar benefit limits

Approval Of Care At A Glance

It's important to review and understand the rules shown below. Following them will help you use your benefits to your best advantage and minimize your out-of-pocket medical expenses.

Type of Service	Before You Receive Care
<i>Life-threatening Emergency Care</i> (Such as heart attack, hemorrhaging, poisoning, loss of consciousness, convulsions, multiple or compound fractures)	You must obtain Hospital Admission Review if admitted. Call Anthem Blue Cross and Blue Shield: In Richmond: (804) 342-0010 Outside Richmond: 1-800-533-1120
<i>Medical Inpatient Hospital Care</i>	All hospital admissions must be coordinated by your physician and reviewed and approved in advance by Anthem. Before a hospital admission, you, your physician, a family member, or friend must call Anthem Blue Cross and Blue Shield: In Richmond: (804) 342-0010 Outside Richmond: 1-800-533-1120 However, if your physician does not make the call, it is your responsibility to make the call. The call must be made within 48 hours of an admission for a life-threatening emergency.
<i>Medical Services That Require Medical Necessity Review</i>	To determine if a service requires medical necessity review, contact your physician or Anthem Member Services. This process is also called pre-authorization. You could be responsible for the full cost of a service that requires medical review if it is not authorized in advance.
<i>Prescription Drugs That Require Prior Authorization</i>	Your physician, pharmacist, or a Medco Health Member Services representative can tell you if a drug requires prior authorization. Your physician may request approval for drugs that require prior authorization on your behalf.
<i>Mental Health Care Or Substance Abuse Treatment</i>	Call ValueOptions, Inc. toll-free at 1-866-725-0602 for pre-authorization of care. Call within 48 hours after an emergency admission.

Medical And Mental Health And Substance Abuse

Summary Of Benefits

Plan Year Deductible <i>(applies to both medical and mental health benefits)</i>	▲ Each plan year, you pay \$300 per covered person, not to exceed \$900 per family
Plan Year Out-of-Pocket Expense Limit <i>(applies to both medical and mental health benefits)</i>	▲ Each plan year, you pay no more than \$2,500 per covered person, not to exceed \$7,500 per family Once you have met your out-of-pocket expense limit for the plan year, the plan pays 100% of the allowable charge for in-network services.
You Pay (In-Network)	For Covered Services
\$20 for each Primary Care Physician visit \$35 for each Specialist visit <i>(no deductible)</i>	▲ Office visits ▲ Outpatient physician visits billed separately from the outpatient department or emergency room ▲ Maternity pre-and postnatal visits ¹ ▲ Wellness check-ups ▲ Routine gynecological visit and Pap test <i>(one per plan year)</i> ▲ Physical, speech, and occupational therapy limited to 90 consecutive days per illness or condition ▲ Home and inpatient hospice visits ▲ Mental health and substance abuse visits, including outpatient and intensive outpatient services <i>(authorization required)</i> ²
20% coinsurance after plan year deductible is met	▲ Hospital outpatient department care ▲ Inpatient hospital or emergency room medical care ³ ▲ Inpatient physician services ³ ▲ Inpatient hospital or emergency room, and partial day mental health and substance abuse services ² ▲ Laboratory services ▲ Diagnostic x-rays ▲ Therapeutic injections ▲ Electronic tests <i>(EEG, EKG, etc.)</i> ▲ Ultrasound and fetal monitor tests ▲ Diagnostic mammography screening and reading ▲ Skilled nursing home care, up to 100 days per plan year ▲ Home health care up to 90 visits per plan year ▲ Non-emergency ambulance transport

(continued)

You Pay (In-Network)

For Covered Services

20% coinsurance after plan year deductible is met

- ▲ Diabetes-related supplies, equipment and education
- ▲ Dialysis treatment
- ▲ Medical equipment, devices, appliances and supplies, limited to \$1,000 per plan year
- ▲ Dental care for accidental injury

20% coinsurance, no deductible

- ▲ Routine immunizations, preventive screenings, laboratory services and x-rays
- ▲ Routine mammography screening and reading
- ▲ Prostate Specific Antigen (PSA) test, men 40 and older
- ▲ Colorectal cancer screenings

This is only a summary of your benefits. Complete information about each covered service, including exclusions and limitations, can be found in your member handbook.

¹ There is only one per visit copayment if the provider submits one global bill for all of the mother's routine pre-and postnatal care and delivery of the child.

² Administered by ValueOptions, Inc. Services must be authorized in advance.

³ Medical services administered by Anthem Blue Cross and Blue Shield. Mental health and substance abuse services administered by ValueOptions, Inc.

Retail Pharmacy And Home Delivery Prescription Drug Benefits

Administered by Medco Health Solutions, Inc.

Retail Pharmacy

This is a **mandatory generic** outpatient prescription drug program. If a generic equivalent exists for a brand name drug, you have two choices. You may request the generic and pay only the copayment. Or you or your doctor may request a brand name drug and you will be responsible for the following:

- ▲ **At a participating pharmacy** you will be responsible for the applicable copayment plus the difference between the allowable charge for the generic equivalent and the brand name drug.
- ▲ **At a non-participating pharmacy** you pay the total price for the drug and then file a Prescription Drug Direct Reimbursement Claim Form. Reimbursement is limited to the allowable charge for the generic drug minus your copayment.

To obtain prescriptions at a participating retail pharmacy simply:

1. Present your identification card to your pharmacist.
2. Pay the appropriate copayment. The pharmacist will tell you the amount of your copayment.
3. If you request a brand name drug when a generic is available, you pay the appropriate copayment *plus* the difference between the generic and the brand name allowable charge.

Some drugs require Prior Authorization before they are dispensed. Your physician, pharmacist, or a Medco Health Member Services representative can tell you if a drug requires prior authorization.

Home Delivery Pharmacy

Home Delivery is a convenient, cost-effective way to obtain up to a 90-day supply of medications you take routinely (such as medication for high blood pressure or high cholesterol). Your medications are delivered directly to your home. You will receive a Home Delivery Pharmacy packet with your medical identification card when you enroll in the plan. The Medco Health Web site makes it easy and convenient to manage your Home Delivery prescription needs online. You can visit anytime at www.medcohealth.com to order refills, check the status of an order, price and compare medication costs, review prescription history and much more.

Your Copayments

Prescription drugs are divided into three tiers or categories, and you pay the appropriate prescription copayment by tier. In general, the first tier covers generic drugs which are usually the least expensive. The second tier is lower cost brand name drugs. The third tier is higher cost brand name drugs and may include newly introduced drugs.

Your copayment by tier is as follows:

	First Tier Copayment <i>Typically Generic Drugs</i>	Second Tier Copayment <i>Lower Cost Brand Name Drugs</i>	Third Tier Copayment <i>Typically Higher Cost Brand Name Drugs</i>
<i>Participating Retail Pharmacy: Per 34-day supply</i>	\$15	\$20	\$35
<i>Home Delivery Pharmacy: Up to 90-day supply</i>	\$18	\$33	\$63

Dental Benefits—No Deductible

Administered by Delta Dental Plan of Virginia

Plan Pays \$1,200 Maximum Per Person Per Plan Year
(Applies to all covered services except Orthodontic services)

In-Network You Pay

<i>Diagnostic And Preventive Services</i>	Twice-a-year visits to the dentist for oral examinations, x-rays, and cleanings	\$0
<i>Primary Services</i>	Fillings, oral surgery, periodontal services, scaling, repair of dentures, root canals and other endodontic services, and recementing of existing crowns and bridges	20% AC
<i>Complex Restorative</i>	Inlays, onlays, crowns, dentures, bridges, relining dentures for a better fit, and implants	50% AC
<i>Orthodontic Services</i> (Plan pays \$1,200 maximum per lifetime per enrolled member)	Services to correct a handicapping malocclusion (a severe deviation from the normal range of positioning of the teeth), tooth guidance and harmful habit appliances, interceptive treatment, surgical exposure of unerupted teeth when performed for orthodontic purposes, orthodontic x-rays, and orthodontic evaluations when no treatment is initiated There is a 12-month waiting period to receive coverage for orthodontic services. Credit toward this waiting period will be given if you had orthodontic benefits under previous coverage, and there is no more than a 63-day lapse between your previous coverage and this coverage. In addition, orthodontic benefits paid under the previous coverage will count against the \$1,200 lifetime maximum.	50% AC
<i>Out-Of-Network Care</i>	For services by a non-network dentist, you pay the applicable coinsurance plus any amounts above the allowable charge.	

Using Your Dental Benefits

To reduce your out-of-pocket expense, choose a Delta Dental network dentist. View the Provider Directory on the Web at www.deltadentalva.com.

Claims will be handled by the dentist's office and you will be responsible only for any coinsurance, which applies to the covered care you receive. If you go to a non-network dentist, you may pay more of the bill.

Special Programs

ValueOptions, Inc. Employee Assistance Program (EAP)

The EAP provides up to four counseling sessions per incident free of charge. Contact ValueOptions toll-free at **1-866-725-0602** for more information.

Baby Benefits Offered Through CommonHealth

Baby Benefits is a prenatal program available at no cost to you, your spouse, or your dependent(s) through CommonHealth. This program is designed to help women have healthy pregnancies and to help reduce the chances of a premature delivery. A *Baby Benefits* consultant is assigned to women identified as having a greater risk of premature delivery. The consultant (a nurse or health educator) works with the mother-to-be and her physician during the pregnancy to determine what may be needed to help achieve a full-term delivery. **As soon as pregnancy is confirmed, sign up for the program by calling 1-800-828-5891.** You will receive:

- ▲ a kit containing educational material on how to get proper prenatal care and identify signs of premature labor;
- ▲ a risk appraisal to identify signs of premature labor; and
- ▲ after delivery, a birth kit and child care book.

Anthem Better PreparedSM Program

Your plan includes Anthem Better Prepared—a program designed to help you better understand and manage five chronic conditions: asthma, congestive heart failure, coronary artery disease, diabetes, and chronic obstructive pulmonary disease. To register in this voluntary, confidential program, simply call our care management nurse consultants at **1-800-445-7922**. Enrolled members receive 24-hour access to registered nurses who can answer health questions, provide information about the most current treatment options and work with the member's physician to reinforce the prescribed plan of care. The goal of Anthem Better Prepared is to help members understand and better manage their health condition for improved quality of life.

Healthy ComplementsSM

Get discounts on acupuncturists, chiropractors, massage therapists, vitamins, videos and more. Since Healthy Complements is a service, not a covered benefit, there are no claim forms involved. For more information about Healthy Complements, go to **www.anthem.com** under SpecialOffers@Anthem.

If You Need Assistance

Anthem Blue Cross and Blue Shield

Medical Care

(804) 355-8506 in Richmond
1-800-552-2682 outside Richmond
Monday through Friday 8:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

On the Web at www.anthem.com

ValueOptions, Inc.

Mental Health and Substance Abuse Care **1-866-725-0602**

On the Web at www.achievesolutions.net/tlc

Medco Health Solutions, Inc.

Prescription Drugs **1-800-355-8279**

On the Web at www.medcohealth.com

Delta Dental Plan of Virginia

Dental Care **1-888-335-8296**

On the Web at www.deltadentalva.com

The Local Choice

The Local Choice Health Benefits Program
Commonwealth of Virginia
Department of Human Resource Management
101 North 14th Street – 13th Floor
Richmond, VA 23219
(804) 786-6460

On the Web at www.thelocalchoice.state.va.us

